

REMARKS

Upon entry of the present Amendment, the claims in the application remain claims 1-79.

Claims 4, 12, 28, 34 and 36 stand rejected under 35 U.S.C. 112, second paragraph, as being incomplete for omitting essential steps/structural cooperative relationships of elements. In response, Applicant submits the following.

Claim 4 has been amended in the Amendment dated April 1, 2003, to depend from claim 2. Consequently, claim 4 now includes the claim language that is deemed essential. The rejection of claim 4 is believed to be overcome.

With regard to claim 12, it is contended that the missing essential element is the step of operating as an intermediary between consumer and provider. Applicant respectfully disagrees, as it is not understood why operating as an intermediary is essential in order to perform the step claimed in claim 4. In fact, Applicant believes that the allegedly missing step of acting as an intermediary is not missing at all, since the recited step of enabling may be seen to some extent as acting as an intermediary. If the allegedly missing step of acting as an intermediary is added to claim 12, is the step of enabling said consumer to purchase goods in accordance with payment instructions as claimed a separate step from the step of operating as an intermediary? Because claim 12 seems to inherently include intermediary functionality, the rejection of claim 12 under 35 U.S.C. 112 is believed to be overcome.



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Claim 28 has been amended to include language from original claim 25 that has since been removed therefrom. It is believed that the rejection of claim 28 is believed to be overcome.

Claim 34 has been amended to recite that the request includes a common name identifying goods or services without identifying a particular provider, and that the step of selecting uses the common name and a name linking policy. The rejection to claim 34 is believed to be overcome.

Claim 36 has been amended to remove the term "name linking". The rejection to claim 36 is believed to be overcome.

Marked up versions of the amended claims showing all the changes relative to the previous version of such claims appear above. Attached to the present Amendment as an appendix is a clean copy of the claims as amended.

In view of the above, it is believed that this application is in a condition for allowance, and such a Notice is respectfully requested.

Favorable consideration is respectfully requested.

Respectfully submitted,

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